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PTO/SB/05 (03-01)

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022604

**UTILITY  
PATENT APPLICATION  
TRANSMITTAL**

(Only for new nonprovisional applications under 37 CFR 1.53(b))

|  |            |             |    |
|--|------------|-------------|----|
| Attorney Docket No.                            | 56105-5002 | Total Pages | 25 |
| First Named Inventor or Application Identifier |            |             |    |
| Franco MODIGLIANI et al.                       |            |             |    |
| Express Mail Label No.                         |            |             |    |

**APPLICATION ELEMENTS**

See MPEP chapters 600 concerning utility patent application contents.

**Commissioner for Patents**  
P.O. Box 1450  
Mail Stop PATENT APPLICATION  
Alexandria, VA 22313-1450

- Fee Transmittal Form  
(Submit an original, and a duplicate for fee processing)
- Applicant claims Small Entity status, see 37 C.F.R. § 1.27
- Specification [Total Pages 18]  
(preferred arrangement set forth below, MPEP 1503.01)
  - Descriptive title of the Invention
  - Cross Reference to Related Applications
  - Statement Regarding Fed sponsored R&D
  - Reference to Microfiche Appendix
  - Background of the Invention
  - Brief Summary of the Invention
  - Brief Description of the Drawings (if filed)
  - Detailed Description of the Invention (including drawings, if filed)
  - Claim(s)
  - Abstract of the Disclosure
- Drawing(s) (35 USC 113) [Total Sheets 4]
- Oath or Declaration (Unexecuted) [Total Sheets 3]
  - a.  Newly executed (original or copy)
  - b.  Copy from a prior application (37 CFR 1.63(d))  
(for continuation/divisional with Box 18 completed)
    - i.  DELETION OF INVENTOR(S)  
Signed statement attached deleting inventor(s) named in the prior application, see 37 CFR 1.63(d)(2) and 1.33(b).
- Application Data Sheet. See 37 CFR 1.76

7.  CD-ROM or CD-R in duplicate, large table or Computer Program (Appendix)
8.  Nucleotide and/or Amino Acid Sequence Submission  
(if applicable, all necessary)
  - a.  Computer Readable Form (CRF)
  - b.  Specification Sequence Listing on:
    - i.  CD-ROM or CD-R (2 copies); or
    - ii.  paper
  - c.  Statement verifying identity of above copies

**ACCOMPANYING APPLICATION PARTS**

9.  Assignment Papers (cover sheet & document(s))
10.  37 CFR 3.73(b) Statement  
(when there is an assignee)  Power of Attorney
11.  English Translation Document (if applicable)
12.  Information Disclosure Statement (IDS)/PTO-1449  Copies of IDS Citations
13.  Preliminary Amendment
14.  Return Receipt Postcard (MPEP 503)  
(Should be specifically itemized)
15.  Certified Copy of Priority Document(s)  
(if foreign priority is claimed)
16.  Nonpublication Request under 35 U.S.C. 122 (b)(2)(i). Applicant must attach form PTO/SB/35 or its equivalent
17.  Other:

18. If a CONTINUING APPLICATION, check appropriate box and supply the requisite information below and in a preliminary amendment, or in an Application Data Sheet under 37 CFR 1.76:

Continuation  Divisional  Continuation-in-part (CIP) | of prior application No.: filed

Prior application information: Examiner:

Group Art Unit:

For CONTINUATION OR DIVISIONAL APPS only: The entire disclosure of the prior application, from which an oath or declaration is supplied under Box 5b, is considered a part of the disclosure of the accompanying continuation or divisional application and is hereby incorporated by reference. The incorporation can only be relied upon when a portion has been inadvertently omitted from the submitted application parts.

**19. CORRESPONDENCE ADDRESS**

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Burden Hour Statement: This form is estimated to take 0.2 hours to complete. Time will vary depending upon the needs of the individual case. Any comments on the amount of time you are required to complete this form should be sent to the Chief Information Officer, Patent and Trademark Office, Washington, DC 20231. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

17858 U.S.PTO 10/786023



MORGAN, LEWIS & BOCKIUS LLP  
1111 Pennsylvania Avenue, N.W.  
Washington, D.C. 20004

ATTORNEY DOCKET NO. : 56105-5002

Date: February 26, 2004

Commissioner for Patents  
P.O. Box 1450  
Mail Stop PATENT APPLICATION  
Alexandria, VA 22313-1450

Sir:

The following utility patent application is enclosed for filing:

Applicant(s): Franco MODIGLIANI, Richard James Executed on: Unexecuted  
O'BRIEN, and Francis M.  
VITAGLIANO  
Title of Invention: AN ENHANCED SYSTEM FOR ELECTRONIC FUNDS TRANSFER AND  
ELIMINATION OF THE PAYEE'S NEED FOR ENCRYPTION AND PRIVACY

**PATENT APPLICATION FEE VALUE**

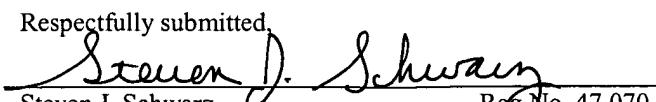
| TYPE  | NO. FILED | LESS | EXTRA | EXTRA RATE   | FEE           |
|---|-----------|------|-------|--------------|---------------|
| Total Claims  | 30        | - 20 | 10    | \$18.00 each | \$ 180        |
| Independent   | 3         | - 3  | 0     | \$86.00 each | \$            |
| Minimum Fee   |           |      |       |              | \$ 770        |
| Multiple Dependency Fee<br>If Applicable (\$290.00)   |           |      |       |              | \$ 0          |
| Total   |           |      |       |              | \$ 950        |
| Applicant qualifies for the 50% Reduction for Independent Inventor,<br>Nonprofit Organization or Small Business Concern |           |      |       |              | \$ 475        |
| <b>Total Filing Fee</b>   |           |      |       |              | <b>\$ 475</b> |

**DO NOT PUBLISH.** I hereby certify that the invention disclosed in the attached application has not and will not be the subject of an application filed in another country, or under a multilateral agreement, that requires publication at eighteen months after filing. I hereby request that the attached application not be published under 35 U.S.C. 122(b).

Priority of application no. 60/450,754 filed on February 28, 2003 is claimed under 35 U.S.C. § 119(e).

The certified copy of the priority application has been filed in application no. filed on .

Please charge the required fee to Morgan, Lewis & Bockius LLP Deposit Account 50-0310. A copy of this sheet is enclosed.

Respectfully submitted,  
  
Steven J. Schwarz  
Morgan, Lewis & Bockius LLP

Reg. No. 47,070

Enclosure